EXHIBIT A

Document 25-4

Filed 02/08/2008

Page 2 of 23

Case 1:07-cv-05459-WHP

Document 23-4

Filed 01/22/2008

Page 9 of 10

EXHIBIT "4"

Page 10 of 10



Document 23-4 Filed 01/22/2008

ST. PAUL FIRE AND MARINE INSURANCE COMPANY MC 9275-508F 385 Washington Street

St. Paul, MN 55102 Telephone: (651) 310-6393 Fax: (866) 608-9632

June 20, 2006

Donald L. Citak Citak & Citak Attorney At Law 270 MADISON AVENUE, SUITE 1203 NEW YORK, NY 10016

RE:

Insured:

Citak & Citak Attorney At Law

Policy Number:

0507JB0670

Tracking Number:

MB12104

Matter:

Stuart Marton

Claim Number:

0507JB0670 22H001

Dear Mr. Citak,

This letter formally acknowledges ST. PAUL FIRE AND MARINE INSURANCE COMPANY's receipt of the above-referenced matter on 06/15/2006. Timothy C. Krsul will review this on the company's behalf and will contact you in the near future to discuss this matter. Timothy C. Krsul can be reached at (651) 310-5453.

In the meantime, ST. PAUL FIRE AND MARINE INSURANCE COMPANY must respectfully reserve any legal and policy defenses it may have in connection with this matter.

Sincerely.

ST: PAUL FIRE AND MARINE INSURANCE COMPANY

Nhoua Yang

Claim Support Spee

Telephone: (651) 310-8393

Fax: (866) 608-9632

NYANG@STPAULTRAVELERS.COM

CC: Demetrius McCord
JLT Services Corporation

13 Cornell Road

Latham, NY 12110-0000

Andrew Sutcliffe, St. Paul Travelers (via email only)

Case 1:07-cv-05459-WHP Document 25-4 Filed 02/08/2008 Page 4 of 23
Case 1:07-cv-05459-WHP Document 23-5 Filed 01/22/2008 Page 1 of 20

EXHIBIT "5"

Case 1:07-cv-05459-<u>W</u>HP

Document 23-5

Filed 01/22/2008

Page 2 of 20

Stuart Marton 200 East 27th Street, #14F New York, New York 10016

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

September 18, 2006

American Arbitration Association 950 Warren Avenue East Providence, RI 02914 Attn: Ms. Karen Smith, Intake Supervisor

Re:

13 459 02998 03

Stuart & Carina Marton

and

Hogan Contracting, Inc.

Dear Ms. Smith:

As per our recent telephone conversation, I am resubmitting the above Demand for-Arbitration. The initial demand was not able to be administered by the AAA because your office incorrectly believed that the arbitration provision in the contract was stricken from the underlying AIA General Conditions.

This is incorrect. The document submitted to you by my ex-attorney was not part of my contract with Hogan Contracting. My ex-attorney made this error and failed to notify you and me of the error.

Enclosed please find two copies of each: the revised Demand for Arbitration (my exattorney in no longer listed), the contract between the parties, and the AIA General Conditions that specify arbitration. In addition, enclosed please find the initial Demand for Arbitration, copies of correspondence between your office and my ex-attorney, and the required filing fee of \$950.

I have mailed the original Demand for Arbitration to Hogan Contacting, Inc.

Thank you for your assistance.

Sincerely,

O_A +1

Page 3 of 20

NATURE OF DISPUTE BETWEEN PARTIES

- 1. In or about May 2000, Stuart and Carina Marton (hereinafter "Claimants") entered into a contract with Hogan Contracting Inc, (hereinafter "Respondent"), pursuant to which Respondent was to undertake the combination and renovation of the subject apartments, the result of which in part was to make them into one apartment unit. Pursuant to the terms of the Agreement, Respondent was to provide all of the work, labor and services and furnish all of the goods, materials and equipment necessary to complete the combination and renovation of the subject apartments.
- 2. A copy of the parties' agreement is annexed as Exhibit A.
- 3. Pursuant to this Agreement,
 - all of the work, labor and services to be performed and the goods, materials and equipment to be supplied were to be done at the subject apartments in New York County;
 - B) the work for this project was to have commenced in early June 2000 and was to have been completed in early September 2000;
 - c) in the event of any delay in the completion of the work, labor and services to be performed by Respondent, Respondent was to pay to Claimants liquidated damages in the sum of One Hundred and Seventy-Five (\$175.00) Dollars for each calendar day of delay until the work is substantially complete;
 - D) Claimants were to have paid Respondent a total sum in excess of \$120,000.00 for undertaking all of the work, labor and services and for furnishing all of the goods, materials and equipment necessary to complete the combination and renovation of the subject apartments.
- 4. Respondent commenced work at the subject apartments under the terms of the Agreement.
- 5. Between June and November 2000, Claimants paid the sum of \$108,604.00 to Respondent for the work, labor and services undertaken and goods, material and equipment supplied by Respondent in performance its obligations under the terms of the Agreement.
- Commencing in November 2000, Respondent refused to perform any further work, labor and/or services at, or supply any further goods, materials and equipment to, the subject apartments, to complete the terms of the Agreement.

Page 4 of 20

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Document 23-5

Filed 01/24/2008

Respondent's failure to perform and complete its duties and 7. obligations under the terms of the Agreement was a breach of its contract with Claimant.

- As a result of Respondent's breach of the Agreement, Claimants have 8. been and will be compelled to expend money to complete the work, labor and/or services at, or obtain the goods, materials and equipment to, the subject apartments, necessary to complete the project commenced and undertaken by Respondent under the terms of the Agreement, the completion of which was substantially delayed by the Respondent's actions.
- In connection with the work, labor and services undertaken by 9. Defendant in performing obligations at the subject apartments pursuant to the terms of the Agreement, Respondent explicitly and impliedly warranted that the work, labor and services performed by Respondent were guaranteed, in that they would be of good quality, free from defects and performed in a workman-like manner.
- In connection with the goods, materials and equipment supplied by 10. Respondent in performing obligations at the subject apartments pursuant to the terms of the Agreement, Respondent explicitly and impliedly warranted that the goods, materials and equipment supplied were guaranteed, in that they would be of good quality and free from defects.
- Claimants were induced to rely and did rely on Respondent's 11. warranties.
- Respondent breached its warranties concerning the quality of the 12. workmanship and materials in significant aspects of the work, labor and services rendered and undertaken and/or the goods, materials and equipment supplied by Respondent were not of good quality and/or were not free from defects.
- As a result of Respondent's breach of the Agreement, Claimants have 13. been and will be compelled to expend money to complete and/or repair and redo the work, labor and/or services at, or obtain the goods, materials and equipment to, the subject apartments, necessary to complete the project commenced and undertaken by Respondent under the terms of the Agreement.
- As a result of the foregoing, Claimants have sustained damages in the 14. sum of approximately Sixty Thousand (\$60,000.00) Dollars.



CONSTRUCTION INDUSTRY ARBITRATION RULES

·		nd for Arbitration									
MEDIATION: If you would like the	AAA so consact the other	parties and attempt to	o arrange a mediatio	n, plea	se check this box. 🗇						
There is no additional administrativ	e fee for this service.	Name of Represen	totile (if bassim)								
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		Representative's Address:									
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Phone No. (914) 684 - 0277	Fax No. (914) 634-07-35		Phone No. Fax No.								
Email Address:		Email Address:									
The named claimant, a party to an a	rbitration agreement date	d WY4 19.	which p	provides	for arbitration under the						
Construction Industry Rules of the											
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2 hours or	days	r	еѕронфет								
You are hereby notified that o	onies of our arbitrati	on agreement and	this demand are	being	filed with the America						
Arbitration Association's Cas	- Management Cente	r. located in (check	one) [Atlanta	, GA	Dallas, TX Tast						
Providence, RI Tresno, CA	□ International Ce	ntre NV with a re-	nnest that it com	mence	administration of the						
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Signature (may be signed by a rep	9/17/0	1 -									
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Address (to be used in connection	with this case)	Representativ	Representative's Address								
200 EXST 27	te Zip Code	City	1	State	Zip Code						
Phone No.	Fax No.	Phone No.	Phone No. Fax No.								
(417) 748-5723			- money artor								
Email Address:		Email Addres	Email Address:								
To begin proceedings, please send	two copies of this Dema	and and the Arbitration	Agreement, along	with the	filing fee as provided for						
the Rules, to the AAA. Send the	original Demand to the R	espondent.									
Disease visit swe website at pourse air a	: Communication to file t	his case online AAAC	haramer Service can	be reach:	ed at 800-778-7879						

Case 1:07-cv-05459-WHP Document 25-4 Filed 02/08/2008

Page 9 of 23

Page 6 of 20 Case 1:07-cv-05459-WHP Document 23-5 Filed 01/22/2008

EXHIBIT "6"

Case 1:07-cv-05459-WHPEPADocument 28-5 cip Eiled AV /22/2008 TELPage 7 of 20

Dala J. Curran, Eso. Chaisman

Hausighton Fales, 20., Eso Martin R. Goed, Eso: 'William Francis Kuntz, 11, Eso. Roy L. Reardom, Eso. Stephen L. Weiner, Eso: Smilial Course.

Eugene F. Bannigam, Ego.
DR. Jane Eisner Bram
Douglas W. Brandruf, Eso.
Christopher E. Chang, Eso.
Ann J. Charlers
Liba D. Christell
Denis F. Cronin, Eso.
Cheryl Davis, Eso.
Jear E. Bayis
Telespord Del Valle Jr., Esd.

CHERYL DAVIS, ESO. JEAN E. BAVIS PAUL F. DOYLE, ESO. PATRICIA FARREN, ESO. Steven N. Frinden, Esd. Charlotte Moses Fischman, Esd. THOMAS FITTPATRICH, ESO. WILLIAM A. GALLINA, ESC. PAUL G. GARDEPHE, ESQ. JOSEPH STEVEN GENOVA, ESQ. Alfred G. Gerdsa Robent L. Haig, Eso, William E. Hammond, Eso. Patricia Handal Patricia Hatry, Esc. Patricia M. Hynes, Esq. Suban M. Karten, Esq. Stephen E. Kaupman, Esq. JOHN J. KENNEY, ESO. DAVID G. KEYNO, ESO. MYRON KIRSCHRAUF, Esc. ANDREW M. LAWLER, ESS. HON. ALFRED D. LERNER FRANK J. LOVERNO, ENG. MANY B. MAGLINE

CHARLES C. MARRIND
DOUGLASS B. MARRARD, ESG.
JOHN W. MCCONNELL, ESG.
LAWRENCE D. MCGOVERN, ESG.
HAROLD T. MCGURE, JR., ESG.
PITTGERALD MILLER
CHARLES G. MOCHBLER, ESG.
MATHIAS E. MORR, ESG.
MATHIAS E. MORR, ESG.
LYNN K. NEUREN, ESG.
JANE W. PARVER, ESG.
JANE W. PARVER, ESG.
ANTHONY M. RADICT, ESG.

TIMBTHY G. REYNOLDS, ESO.
MARTHY S. BOTHMAN, ESO.
MARTHY S. ROTHMAN, ESO.
SAMPEL W. SETHMOUR, ESO.
DANIEL E. SIRF, ESO.
JOHN SIFFERT, ESO.
MARIAN E. SILDER, ESO.
EUGENC P. SOUTHER, ESO.
CURRISTINE LOCALING TOMAS
JOHN L. WARBER, ESO.
ERIC J. WARBER, ESO.

SUBAN WELSHER
COMMITTEE MEMBERS
THOMAS J. CAMUL

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SHERRY K. COHEN Fines Deputy Court Courses

AMURM N. BHATTON DIRUTY CHIEF COUNSTL

CHRISTINE C. ANDERSON
ANGELA CHRISTIANS
NICOLE CORNADO
KEVIN P. CÜLLEY
JORGE DOPICO
MADY J. EDELSTEIN
JERCHAY S. GARRER
NACHAI F. GELDSTEIN
JOSEPH J. HESTER
ROBERIA N. KOLAS
JUN HWA ELE
VIVALY LIPNANSKY
STEPHEN P. MEGGERRICA
RÉVIN E. F. O'SOLLIVAN
ORLANDE REVES
JAMES T. STIED
ELLEN J. SHIELDS
JHOTTY N. STEIN
RAYMENCO VALEJO
STARI CONNELL

SUPREME COURT, APPELLATE DIVISION

FIRST JUDICIAL DEPARTMENT
61 BROADWAY
NEW YORK, N.Y. 10006

(212) 401-0800 FAX: (212) 401-0810

February 13, 2007

PERSONAL AND CONFIDENTIAL

Dönald L. Citak, Esq. 270 Madison Avenue Suite 1203 New York, NY 10016-0601

Re: Complaint of Stuart E. Marton Docket No. 2005.3319

Dear Mr. Citak:

Following a careful investigation of the allegations in the complaint filed by Stuart E Marton against you, and after review by a member of the Departmental Disciplinary Committee, we have determined to take no further action and closed the file on this matter.

Thomas J. Cahill

Very truly yours,

D-PR/R JNS

Document 25-4

Filed 02/08/2008

Page 11 of 23

Case 1:07-cv-05459-WHP

Document 23-5

Filed 01/22/2008

Page 8 of 20

EXHIBIT "7"

Document 25-4

Filed 02/08/2008

Page 12 of 23

Case 1:07-cv-05459-WHP

Document 23-5

Filed 01/22/2008

Page 9 of 20

Citak & Citak Attorneys at Law Burton Citak Donald L Citak

270 Madison Avenue, New York, N.Y. 10016 (212) 759-9585 | (800) 724-9585 Fax (212) 759-2979

> É-mail: dcitak@citaklaw.com. bcitak@citaklaw.com

February 15, 2007

JLT Services Corp. 13 Cornell Road Latham, NY 12110

Re:

Stuart E. Marton, et al vs. Citak & Citak, et al.

Policy # 507JB067

Gentleman:

Please be advised that on this date, we received the enclosed notice from the Disciplinary Committee indicating that there is not further action to be taken by them.

Simultaneously, we were served on this date with the enclosed Summons and Complaint. Please arrange to forward same to Traveler's Insurance Company, St. Paul and Liberty who previously insured us and advise our office if they are prepared to represent our office in connection to this matter.

Your prompt attention to the foregoing would be greatly appreciated.

Very truly yours,

Burton Citak

BC/sd

Document 25-4

Filed 02/08/2008

Page 13 of 23

Case 1:07-cv-05459-WHP

Document 23-5

Filed 01/22/2008

Page 10 of 20

EXHIBIT "8"

Page 11 of 20



Filed 01/22/2008

March 5, 2007

Mr. Burton Citak, Esq. Citak & Citak 270 Madison Avenue, Suite 1203 New York, New York, 10016

Re:

Insured:

Citak & Citak

Policy:

St. Paul Fire & Marine Insurance Company, Lawyers

Professional Liability Policy No. 507JB0670, effective

April 28, 2006 - April 28, 2007

Matters

Stuart E. Marton et al. v. Citak & Citak et al.

Tracking no.: MB12104

Claim no.:

0507JB0670-22H001

Dear Mr. Citak:

I am writing in response to your letter of February 15, 2007 enclosing (1) a Notice from the Disciplinary Committee indicating that there would be no further action taken and (2) a Complaint in the above matter. This matter was submitted to me for review under St. Paul Fire & Marine Insurance Company ("St. Paul") Lawyers Professional Liability Policy No. 507JB0670 (the "Policy"). The Policy is subject to a \$1,000,000 limit of liability each claim and a \$5,000 deductible each claim.

After review of the Complaint, the allegations appear to involve the same circumstances which were involved in the disciplinary committee complaint which you previously reported to us. Unfortunately, there would not be coverage for the Complaint for the reasons below.

As stated in the pertinent section of the insuring agreement, the Policy provides coverage for damages for which a "claim" is first made against an insured and reported to us within the "policy period". In addition, under paragraph G of Section VII "Exclusions", the Policy does not apply to "claims" arising out of any error, omission, negligent act or "personal injury" occurring prior to the inception date of the Policy if any insured prior to the inception date knew or could have reasonably foreseen that such error, omission, negligent act or "personal injury" might be expected to be the basis of a "claim" or "suit". The Policy incepted on April 28, 2006 and has a policy period of April 28, 2006 to April 28, 2007.

On June 15, 2006, you notified your agent of a "potential" claim by letter dated June 15, 2006. The matter involved a complaint filed by Stuart Marton on December 23, 2005 with the Departmental Disciplinary Committee for the Supreme Court, Appellate Division.

Page 12 of 20

Case 1:07-cv-05459-WHP Wir. Donald L. Citak, Esq. March 5, 2007

Page 2

Filed 01/22/2008

11ed 01/22/2000

According to Mr. Marton's disciplinary complaint, he hired your firm to represent him against a contractor who walked away from renovating his home in violation of a contract. You filed a lawsuit, which the court dismissed because the court said that the case had to be arbitrated. You filed for arbitration on Mr. Marton's behalf, but the AAA would not accept the case because the contractor would not agree to arbitration. Mr. Marton claims that you never informed him that the AAA would not take the case and did not generally respond to him thereafter. You allegedly did not return to court after the contractor refused to arbitrate.

On February 8, 2006, your firm responded in writing to Mr. Marton's disciplinary complaint and denied his allegations. Under the circumstances, it appears that you knew or could have reasonably foreseen that this matter might be expected to be the basis of a claim prior to April 28, 2006.

Further, your firm's application for insurance, which is dated January 20, 2006, asks: "has any attorney for whom coverage is sought been. the subject of a disciplinary complaint..." Your firm answered "no". The application required your firm to "immediately notify" St. Paul of any changes to any information in the application prior to the effective date of any policy issued by St. Paul. It does not appear that St. Paul was notified of this matter prior to April 28, 2006. It appears that now Mr. Marton has commenced a lawsuit against you arising out of these circumstances.

Consequently, it does not appear that this matter would be covered under the St. Paul Policy. This matter does not fall within coverage. It is otherwise excluded, and it was not timely reported. If you believe I have reached this conclusion in error, please advise me, and I will revisit coverage under the Policy. Accordingly, St. Paul will not be providing a defense or indemnification for the Complaint, and I will keep this file closed. Under the circumstances, St. Paul reserves all of its rights and defenses under the Policy and applicable law.

Please feel free to contact me with any comments or questions regarding the matters raised in this letter.

Very truly yours,

Timothy C. Krsul

Professional E&O Claim Attorney

St. Paul Mercury Insurance Company

385 Washington Street

St. Paul, MN 55102-1396

Phone (651) 310 5453

Fax (651) 310-3657

Email tkrsul@stpaultravelers.com

Case 1:07-cv-05459-WHP Document 25-4 Filed 02/08/2008 Page 16 of 23

Case 1:07-cv-05459-WHP Document 23-5 Filed 01/22/2008 Page 13 of 20

March 5, 2007 Page 3

ge: Demetrius McCord (JLT) via e-mail

Document 23-5

Filed 01/22/2008

Page 14 of 20

EXHIBIT "9"

Document 23-5

Filed 01/22/2008 - - Page 15 of 20 -

AMERICAN ARBITRATION ASSOCIATION

Construction Arbitration Tribunal

In the Matter of the Arbitration between:

Re: 13 110 E 02102 06

Strart & Carina Marton

("Claimants")

Hogan Contracting, Inc.

("Respondent")

AWARD OF ARBITRATOR

I. THE UNDERSIGNED ARBITRATOR, having been designated in accordance with the arbitration agreement entered into between the above-named parties and dated May 19, 2000, and having been duly sworn, and having duly heard the proofs and allegations of Claimant, and Claimant having made a motion to amend its claim and the Arbitrator having agreed to consider same and Respondent having failed to appear after due notice by mail and facsimile in accordance with the Rules of the American Arbitration Association, hereby, FIND, as follows:

- A. For Claimants' original claim of \$60,000.00 plus interest, re-filed and amended upward to claim of \$62,817.32 plus interest
 - I. Claimants' through documents and the testimony of the project architect proved its damage claim

Awarded \$62,367.32

2. The 6 years and 175 days delay in bringing this dispute to arbitration is allegedly the result of a procedural and filing error by Claimants' former attorney. Respondent bears no responsibility for this late re-filing of the claim and consequential interest claim. Therefore, with regard to the interest claim in the amount of \$36,632.11.

Awarded \$0.00

B. For Respondent's

1. There is no counterclaim

C. Recapitulation of Damages Awarded

For Claimants

\$62,367.32

For Respondent

0,00

Net amount due Claimants

\$ 62,367.32

Accordingly, I AWARD as follows:

Respondent shall pay to Claimants the net sum of Sixty Two Thousand Six Hundred Thirty Seven Dollars and Thirty Two Cents (\$62,367.32).

Document 25-4

Filed 02/08/2008

Page 19 of 23

...... Case 1:07-cv-05459-WHP

Document 23-5

Filed 01/22/2008 --- Page 16 of 20 -

In the Matter of the Arbitration between:

Re: 13 110 E 02102 06

Stuart & Carina Marton

("Claimants")

and

Hogan Contracting, Inc.

("Respondent")

CONTINUED AWARD OF ARBITRATOR

Interest shall be paid by Respondent on the balance by the payments due thirty-one (31) days after the date of transmittal of this Award at the prevailing rate of Six Percent (9%) per annum until fully paid.

The administrative fees of the American Arbitration Association totaling \$1,250.00 and the compensation of the arbitrator totaling \$950.00 shall be bome entirely by Respondent. Therefore, Respondent shall reimburse Claimants the sum of \$2,200.00, representing that portion of said fees in excess of the apportioned costs previously incurred by Claimants.

This Award is in full settlement of all claims and counterclaims submitted to this Arbitration. All claims not expressly granted herein are hereby, denied.

May 7, 2007

Michael Jonah Altschuler, Architect

I, Michael Jonah Altschuler, Architect, do hereby affirm upon my oath as Arbitrator that I am the individual described in and who executed this instrument, which is my Award.

Date 7, 2007

Michael Jonah Altschuler, Architect

Document 25-4

Filed 02/08/2008

Page 20 of 23

Case 1:07-cv-05459-WHP

Document 23-5

Filed 01/22/2008

Page 17 of 20

EXHIBIT "10"

Document 23-5

Filed 01/22/2008

Page 21 of 23 Page 18 of 20

UPREME COURTIOF THE STATE OF NEW YORK — NEW YORK COUNTY

PRESENT: Hon <u>Leil</u>	PART 5							
STUART E MARTON and CA	RINA S. MARTON		INDEX NO. MOTION DATE	109324/07				
HOGAN CONTRACTING INC			MOTION SEQ. NO.					
		RECEI						
The following papers number Notice of Motion/ Order to St	ored () to were	read All fins n	2007 notion for/to JPPORT	PAPERS NUMBERED				
Atiswer — Affidavits — Exhi	the later with the same of the state of the same of th		de Cr.					
Replying/Affidavits			:					
Gross-Motion:	Yes X No							
ORDERED that th	e petition is grar	nted and the	award rende	red in favor of				

petitioner and against respondent is confirmed; and it is further

ORDERED and ADJUDGED that petitioners STUART E. MARTON and CARINA S. MARTO having an address at 200 East 27th Street, New York, NY, 10016 have judgment and recover against respondent, HOGAN CONTRACTING Inc., having an address at, 247 West Harsdale Avenue, Hartsdale, NY, 10530 in the amount of \$62,367.32, plus interest at the rate of 9% per annum on the balance by the payments due thirty-one (31) days after the In The amou date of the transmittal of the award (which was dated May 7, 2007), together with costs and disbursements in the amount of \$ 5 5 5 as taxed by the Clerk, for the total amount of \$ 6 1 168 08 and that the petitioner have execution therefor This constitutes the decision and judgment of the Court.

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E COURT OF THE STATE OF NEW YORK OUNTY OF NEW YORK

STUART E. MARTON and CARINA S. MARTON.

Petitioners.

Index No. 109324/2007

K&K No. 56438

-against-

BILL OF INTEREST

COSTS AND

HOGAN CONTRACTING, INC.,

DISBURSEMENTS

Respondent.

Amount awarded in decision and Judgment dated 08-27-2007 \$62,367.32

Interest calculated from June 7, 2007

Total damages

200.00 Costs by Statute CPLR § 8201

210.00 🗸 Fee for Index Number

Prospective Marshal's fee 40.00-15.92 Notice of Petition -45.00

95,00 🗸 Request For Judicial Intervention

25.00 24.20 - 615.00 Service of Order To Show Cause and Petition

ATTORNEY AFFIRMATION

STUART L. SANDERS, an attorney duly admitted to practice law before the Courts of the State of New York, one of the attorneys of record for the plaintiff in the above captioned action, states that the disbursements above specified have been or will necessarily be made or incurred therein, and are reasonable in amount. Petitioners are entitled to the entry of judgment pursuant to the decision and

Judgment of the Hon, Eileen A. Rakower dated August 8, 2007,

Dated: New York, New York

CLERK

Stuar L. Sanders, Esq. KAZLOW& KAZLOW

Attorneys for Plaintiff

237 West 35th Street, 14th Floor

New York, NY 10001

(212) 947-2900

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Case 1:07-cv-05459-WHP Docum

Document 25-4

Filed 02/08/2008

Page 23 of 23

Case 1:07-cv-05459-WHP

Document 23-5

Filed 01/22/2008 Page 20 of 20

07 CIV 5459 HON. WILLIAM H. PAULEY, III

UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF NEW YORK

CITAK & CITAK, DONALD L. CITAK, and BURTON CITAK,

Plaintiffs,

-against-

THE ST. PAUL TRAVELERS COMPANIES, INC., a/k/a ST. PAUL FIRE AND MARINE INS. CO.,

Defendant.

AMENDED COMPLAINT

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